

**Exhibit B: Deposition of Jacob Karmel taken on July 13, 2021**

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IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA

DONALD GREENSPAN, as CIVIL ACTION  
Administrator for the ESTATE OF  
RUTH J. GREENSPAN, deceased, 2:20-cv-05874  
Plaintiff,

-vs-

PLATINUM HEALTHCARE GROUP, LLC;  
PLATINUM HEALTH AT WESTGATE,  
LLC, d/b/a, WESTGATE HILLS  
REHABILITATION AND NURSING  
CENTER; APEX GLOBAL SOLUTIONS,  
LLC; APEX HEALTHCARE PARTNERS,  
LLC; VINTAGE HEALTHCARE, LLC;  
PLATINUM PA HOLDINGS, LLC; 2050  
OLD WEST CHESTER PIKE, LLC; and  
JACOB KARMEL,

Defendants.

VIDEOTAPED DEPOSITION OF:  
JACOB KARMEL

TAKEN BEFORE: EDIE CASSELBERRY, a  
Notary Public for the Commonwealth of  
Pennsylvania and Certified Court Reporter of  
the State of New Jersey, License No. XI01981,  
on Tuesday, July 13, 2021, commencing at  
10:05 a.m.

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1 answer no. I didn't serve as a bookkeeper for  
2 a -- for a nursing home, but I was doing  
3 bookkeeping services for a back office of a  
4 nursing home.

5           **Q.     What was that back office?**

6           A.     It was called Hallmark Accounting.

7           **Q.     Do you know who owned Hallmark**  
8           **Accounting?**

9           A.     A guy by the name Tzvi Bogomilsky.

10           **Q.     And where was he based out of?**

11           A.     Florida.

12           **Q.     Were the facilities that Hallmark**  
13           **Accounting provided services to in or around**  
14           **Pennsylvania?**

15           A.     I don't believe so, no.

16           **Q.     In what state were they operating?**

17           A.     I think Florida.

18           **Q.     Following -- following 2007, what did**  
19           **you do for a living?**

20           A.     If my memory serves me well, I -- I  
21           formed Apex in 2010.

22           **Q.     What did you do from 2007 to 2010?**

23           A.     I was a -- I was working for Hallmark  
24           Accounting.

25           **Q.     All right. And when you say Apex was**

1       **formed in 2010, what was the full name of Apex?**

2           A. Again, I don't -- you know, I don't  
3       know exact corporate names, but Apex Healthcare  
4       was a -- was a name that I referred to the  
5       business to.

6           **Q. And did you form that company on your**  
7       **own?**

8           A. I don't remember.

9           **Q. Did you have any partners?**

10          A. I don't remember.

11          **Q. What did Apex -- can I use the short**  
12       **term Apex?**

13          A. If that's okay with you, just not  
14       to -- not to confuse it with Apex Global.

15          **Q. Right. Not Apex Global, just whatever**  
16       **company you formed in 2010 -- well, you know**  
17       **what, we'll call it Apex Healthcare.**

18           **What did Apex Healthcare do?**

19          A. Did the bookkeeping services for  
20       nursing homes.

21          **Q. And in what states were the nursing**  
22       **homes or did the nursing homes operate for which**  
23       **you provided -- excuse me, for which**  
24       **Apex Healthcare provided services?**

25          A. I can't recall, but quite a few.

1           Q.     **Including Pennsylvania?**

2           A.     It's possible.

3           Q.     **Meaning possible yes, possible no?**

4           A.     That's correct.

5           Q.     **How did you go about marketing**

6           **Apex Healthcare Services to these nursing**

7           **facilities?**

8           A.     Long time ago. I don't remember.

9           Q.     **Well, did you know the principals at**  
10           **the nursing facilities at which you were**  
11           **providing these back office -- excuse me, these**  
12           **accounting services?**

13           A.     I don't remember.

14           Q.     **You've used the term back office**  
15           **services. Is that the same as bookkeeping?**

16           A.     I think so.

17           Q.     **Is it the same as accounting?**

18           A.     Well, accounting would be one of  
19           the -- one of the services that -- that I would  
20           describe as back office.

21           Q.     Okay. And that's -- that's what I'm  
22           getting at. I just want to understand what you  
23           mean when you say back office.

24           **Back office would include accounting;**  
25           **is that fair?**

1           A.    Yes.

2           Q.    **What other types of services fall**  
3   **under the umbrella of back office services?**

4           A.    What comes to mind would be treasury  
5    services, accounts payable services, contract  
6    administration, financial reporting, it'd be  
7    payroll administration.

8           Q.    **Okay. So for how long did -- did**  
9   **Apex Healthcare provide those services to skilled**  
10   **nursing facilities?**

11          A.    Can you explain the question?

12          Q.    **Yeah. Is it -- well, is it fair to**  
13   **say that Apex Healthcare -- why don't I ask this:**  
14   **Did Apex Healthcare exist in that capacity as you**  
15   **just described it up until the point of the**  
16   **formation of Apex Global?**

17          A.    Yes.

18          Q.    **And do you remember when that was?**

19          A.    If I remember correctly, don't --  
20   approximate 2017.

21          Q.    **And prior to that, did Global**  
22   **Healthcare exist?**

23          A.    Global Healthcare?

24          Q.    **Yeah.**

25          A.    I'm not sure.

1           Q.    Do you know who Nathan Stern is?

2           A.    Yes.

3           Q.    Did you understand the formation of  
4   Apex Global to be a partnership with  
5   Nathan Stern?

6           A.    Yes.

7           Q.    And did Nate, regardless of the --  
8   strike that.

9                    You've never heard of Global  
10   Healthcare Services Group?

11          A.    As I said, it was many -- there's many  
12   companies, I'm not sure which -- you know, I  
13   don't remember if I've heard of Global  
14   Healthcare.

15          Q.    Okay. Have you heard of Global Fiscal  
16   Services Group?

17          A.    Yes.

18          Q.    Have you heard of GHC Clinical  
19   Consultants?

20          A.    I've heard the name, yeah.

21          Q.    Did you understand that by forming  
22   Apex Global you were merging Apex Healthcare with  
23   these various Global -- these companies operating  
24   under the umbrella of Global Healthcare?

25                    MR. HUMPHREY: Object to the

1 form.

2 THE WITNESS: I did not.

3 BY MR. STONE:

4 Q. **What did you understand the**  
5 **partnership to be with? What were you merging**  
6 **with?**

7 A. So Apex was primarily focusing on, you  
8 know, bookkeeping services that we -- that I  
9 mentioned before, Global Fiscal was primarily  
10 focusing on billing and collections, and so we  
11 formed the company called Apex Global Solutions  
12 to co-market our services together and offer  
13 financial services, billing, collections,  
14 bookkeeping services together as one body.

15 Q. **Did you have any understanding at the**  
16 **time that you merged with whatever Global --**  
17 **whatever the proper name is of Global, that**  
18 **following the merger there would be a clinical**  
19 **component to Apex Global?**

20 MR. HUMPHREY: Object to the  
21 form.

22 THE WITNESS: No.

23 BY MR. STONE:

24 Q. **Is there any -- currently any clinical**  
25 **component to Apex Global?**

1       **Apex Healthcare Partners?**

2           A.     Not that I know of.

3           Q.     **Does Apex Healthcare Partners still**  
4     **exist?**

5           A.     It does.

6           Q.     **What is its function?**

7           A.     Pretty much the same functions I  
8     mentioned before.

9           Q.     **And are those the same functions that**  
10   **Apex Global Solutions, LLC perform?**

11          A.     Well, as I -- as I explained before,  
12     Apex Global Solutions was formed to co-market  
13     services from other entities, so it -- it  
14     provides its services to its clients through  
15     Apex Healthcare Partners and Global Fiscal.

16          Q.     **Understood. I think I understand.**

17          **So does Apex Healthcare Partners, LLC**  
18     **provide back office services to healthcare**  
19     **facilities?**

20          A.     It does.

21          Q.     **And did it in 2018?**

22          A.     I believe so. Well, again, through --  
23     through Apex Global Solutions.

24          Q.     **So how does that work? If -- if a**  
25     **nursing facility utilizes Apex Global Solutions,**

1       **will Apex Global Solutions then further utilize**  
2       **Apex Healthcare Partners to provide those**  
3       **services?**

4       A.     Yeah, that's my understanding.

5       Q.     **And whose idea was to set up those two**  
6       **companies that way?**

7       A.     I don't remember. Probably mine.

8       Q.     **In 2018, did Apex Healthcare Partners**  
9       **provide any services to Westgate Hills?**

10      A.     Again, are we talking through  
11      Apex Global or directly?

12      Q.     **Either way.**

13      A.     I believe through Apex Global, yes.

14      Q.     **And these would be the back office**  
15      **services?**

16      A.     That's correct.

17      Q.     **What services did Apex Global**  
18      **Solutions provide independent of the services**  
19      **provided by Apex Healthcare Partners to**  
20      **Westgate Hills in 2018?**

21      A.     I don't remember. I wouldn't know,  
22      but I would believe that it's the billing and  
23      collections.

24      Q.     **Why wouldn't you know?**

25      A.     Because I service quite a few

1           A.    Can you show it to me again?

2           Q.    **Sure.**

3           A.    Which page is this from?

4           Q.    **ApexGlobalus.com/Ed-Mylod/ .**

5           A.    Wow.

6           Q.    **When Apex Global Solutions contracts**  
7           **with a nursing facility, whose decision -- is**  
8           **that ultimately the facility's decision?**

9           A.    I believe so.

10          Q.    **And after that relationship is formed,**  
11          **are there point people that Apex Global or**  
12          **Apex Healthcare send out to the facility to**  
13          **perform services?**

14          A.    Not that I'm aware of.

15          Q.    **Is everything done at 400 Rella**  
16          **Boulevard vis-a-vis the responsibilities of**  
17          **Apex Global and Apex Healthcare?**

18          A.    They have more locations, but it's  
19          all -- it's all done in the -- in remote offices.

20          Q.    **Okay.**

21          A.    Not at the facilities.

22          Q.    **So there would be no -- well, are you**  
23          **familiar with -- strike that.**

24           **There would generally not be any**  
25          **consultants going from Apex to a facility on a**

1       **happenings of the facility, who was involved in**  
2       **the daily happenings of the facility?**

3           A.    It's my understanding that the  
4       administrator.

5           Q.    **And do you know who the administrator**  
6       **was?**

7           A.    No.

8           Q.    **Can you identify any of the**  
9       **administrators at Westgate Hills?**

10          A.    No.

11          Q.    **Do you know who selected the**  
12       **administrator?**

13          A.    No.

14          Q.    **Even if you can't identify who**  
15       **selected the administrator, it was not you;**  
16       **correct?**

17          A.    That's correct, according to my  
18       recollection.

19          Q.    **Sure. Do you know if you had -- you**  
20       **personally had any role in selecting the director**  
21       **or directors of nursing at Westgate Hills?**

22          A.    I did not.

23          Q.    **Do you know if Apex Healthcare had any**  
24       **role in that capacity?**

25          A.    Did not.

1           Q.    **How about Apex Global?**

2           A.    I don't believe so.

3           Q.    **Do you know who Eli Frankel is?**

4           A.    I'm not sure.

5           Q.    **Do you know if Eli Frankel had an**  
6           **ownership interest in Westgate Hills while you**  
7           **had an ownership interest?**

8           A.    I don't believe so.

9           Q.    **Have you been to 16 New County Road,**  
10           **Airmont, New York?**

11           A.    Yep.

12           Q.    **What's located there?**

13           A.    My residence.

14           Q.    **Okay. Do you know if the lessee or**  
15           **the lessor is responsible for paying real estate**  
16           **tax?**

17           A.    I'm not sure.

18           Q.    **Do you know if the lessor or the**  
19           **lessee is responsible for repairing the facility?**

20           A.    Sure.

21           Q.    All right. I'd like to take you  
22           through the lease agreement. If you need to take  
23           a break at any point, will you let us know?

24           A.    Sure.

25           Q.    I'm showing you what's titled Lease

1           Q.    Okay.  Well, would you agree with me  
2    that you -- you executed this agreement on behalf  
3    of both the facility and Apex Global Solutions?

4           A.    Yes.

5           Q.    And are these your initials, JK?

6           A.    I believe so.

7           Q.    All right.  So under Schedule 1, List  
8    of Services, Apex Global was to provide billing  
9    and collections, back office base package,  
10    purchasing, labor oversight, pharmacy cost  
11    containment, PBJ.

12           **What is PBJ?**

13           A.    It's a filing to file -- I don't know  
14    exactly.  Vaguely I know that it's a filing that  
15    you file with a government entity about  
16    payroll-related hours and dollars spent.

17           Q.    Okay.  Back office base package, is  
18    that what we talked about before?

19           A.    Yes.

20           Q.    And what about labor oversight, what  
21    is the role of Apex Global vis-a-vis labor  
22    oversight?

23           A.    Administering payroll.

24           Q.    Administering payroll is the same as  
25    labor oversight?

1 A. Not that I recall.

2 Q. Did you have a primary point of  
3 contact at Westgate Hills when you had ownership  
4 interest in it?

5 A. I did not.

6 Q. Did anyone ever apprise you as to what  
7 was going on at Westgate Hills?

8 MR. HUMPHREY: Object to the  
9 form.

10 THE WITNESS: Not that I recall.

11 BY MR. STONE:

12 Q. Do you currently have any ownership  
13 interest in any nursing facilities?

14 A. I think so.

15 Q. Do all of those nursing facilities  
16 utilize the services of Apex Global?

17 A. I think so.

18 Q. You provided us with two affidavits in  
19 this case that I'd like to show you.

20 The first one states you're the CEO of  
21 Apex Healthcare Partners; is that right?

22 A. Yep.

23 Q. It never had a contract with  
24 Platinum Health at Westgate; correct?

25 A. Again, I'm not sure if -- I think

1 there -- I think there was a second -- a second  
2 affidavit that just clarified that the -- that --  
3 you know, I don't think that --

4 Q. This is the amended affidavit that I'm  
5 showing you. Apex Healthcare Partners did not  
6 have a direct contract --

7 A. That's --

8 Q. -- with Platinum Health at Westgate.  
9 That's accurate; right?

10 A. That's my understanding, yes.

11 Q. And it appears as though the only  
12 difference between the two is that in  
13 Affidavit 1 -- and I understand mistakes are  
14 made -- there's a clause after that statement,  
15 and was not involved in any way with Platinum  
16 Health at Westgate, LLC, d/b/a Westgate Hills  
17 Rehabilitation and Nursing Center in 2018 and  
18 2019, and in the amended affidavit that clause is  
19 taken out.

20 A. That's because of what I just  
21 explained.

22 Q. Right. So Apex -- Apex Global  
23 contracts with the facility; right?

24 A. That's correct.

25 Q. And then Apex Healthcare performed

1 some of the services that Apex Global contracted  
2 for?

3 A. Correct.

4 Q. Is there a contract between  
5 Apex Global and Apex Healthcare Partners?

6 A. I believe so.

7 MR. STONE: I'll follow up with  
8 an e-mail, but, Counsel, I will request a  
9 copy of that agreement.

10 BY MR. STONE:

11 Q. Was Apex Healthcare Partners -- strike  
12 that.

13 How was Apex Healthcare partners  
14 compensated for the services it provided to  
15 Westgate?

16 A. I believe Apex Global Solutions pays  
17 its vendors or contractors, whatever, I don't  
18 know the legal term, these -- these various  
19 entities that perform the services.

20 Q. Did Apex Global provide any back  
21 office services to Westgate that Apex Healthcare  
22 Partners did not?

23 A. I don't believe so.

24 Q. In the contract that Apex Healthcare  
25 Partners has with Apex Global, does it delineate